

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977

In Re:

Susan A. Smith

Debtor(s)

Case No.: 17-10916 (JNP)

Hearing Date: 11/06/2019

Judge: Jerrold N. Poslusny Jr.



Order Filed on November 7,  
2019 by Clerk U.S. Bankruptcy  
Court District of New Jersey

**ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two(2) through three(3) is hereby

**ORDERED.**

**DATED: November 7, 2019**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Susan A. Smith

Case No.: 17-10916 (JNP)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

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The modified plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with, particularly 11 USC § 1329; and for good cause show, it is

**ORDERED** that the modified plan of the above named debtor, dated 10/03/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

**ORDERED** that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$500.00 **for a period of 20 months** beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$26,819.40 paid to date.

**ORDERED** that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

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Debtor: Susan A. Smith

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**ORDERED** as follows:

Pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of Bank of America will be paid outside of the Chapter 13 Plan pursuant to a loan modification agreement. The Standing Trustee shall make no payments to Bank of America on account of pre-petition arrears set forth in the proof of claim dated March 24, 2017 and amended September 19, 2019. Total plan length of 53 months.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Susan A. Smith  
Debtor

Case No. 17-10916-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db +Susan A. Smith, 708 Society Hill Blvd, Cherry Hill, NJ 08003-2422

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Susan A. Smith jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Susan A. Smith jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Marlena S. Diaz-Cobo on behalf of Creditor Society Hill Condominium Association, Inc.  
collections@theassociationlawyers.com  
Stephanie F. Ritigstein on behalf of Debtor Susan A. Smith jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8